# UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

JOHN CLARIZIA, FRANCES ERVING, and JOHNNIE ERVING, on behalf of themselves and all others similarly situated,

Plaintiffs,

٧.

OCWEN FINANCIAL CORPORATION, OCWEN LOAN SERVICING, LLC, ASSURANT, INC., AMERICAN SECURITY INSURANCE COMPANY, and STANDARD GUARANTY INSURANCE COMPANY,

Defendants.

Civil Action No. 1:13-CV-02907

TIME TO ANSWER OR
OTHERWISE RESPOND

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Upon the agreement of the parties, through their respective counsel, and the Court being fully advised in the premises, the parties' Stipulation is approved in its entirety.

IT IS SO ORDERED.

Dated: September 11, 2013

Judge Andrew L. Carter, Jr. United States District Judge

# UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

JOHN CLARIZIA, FRANCES ERVING, and JOHNNIE ERVING, on behalf of themselves and all others similarly situated,

Plaintiffs,

v.

OCWEN FINANCIAL CORPORATION, OCWEN LOAN SERVICING, LLC, SAXON MORTGAGE SERVICES, INC., MORGAN STANLEY, ASSURANT, INC., AMERICAN SECURITY INSURANCE COMPANY,

Defendants.

Civil Action No. 1:13-CV-02907

STIPULATION EXTENDING TIME TO ANSWER OR OTHERWISE RESPOND

WHEREAS Plaintiffs Lisa Chamberlin Engelhardt, John Clarizia, Gerald Coulthurst, and Enrique Dominguez ("Original Plaintiffs") filed a Complaint against Defendants Ocwen Financial Corporation, Ocwen Loan Servicing, LLC, Assurant, Inc., American Security Insurance Company, and Standard Guaranty Insurance Company (collectively, Original Defendants) in the above-captioned action on or about January 23, 2013; and

WHEREAS prior to any response to the Complaint by any of the Original Defendants, the Original Plaintiffs notified the Court that they intended to amend their Complaint as a matter of course; and

WHEREAS Plaintiffs filed their First Amended Class Action Complaint ("FAC") as a matter of course on July 17, 2013; and

WHEREAS the FAC names John Clarizia and Frances Erving, Johnnie Erving (collectively, "Plaintiffs") as the only Plaintiffs in the FAC (dropping all other Original Plaintiffs); and

Clarizia, et al. v. Ocwen Financial Corporation, et al., Case No. 1:13-cv-02907 STIPULATION EXTENDING TIME TO ANSWER OR OTHERWISE RESPOND WHEREAS the FAC names Saxon Mortgage Services, Inc., and Morgan Stanley as

additional Defendants (collectively with the Original Defendants, "Defendants"); and

WHEREAS the undersigned have agreed to a date for Defendants Ocwen Financial

Corporation ("OFC") and Ocwen Loan Servicing, LLC ("OLS") to respond to the FAC;

THEREFORE, IT IS HEREBY STIPULATED AND AGREED, by and among the

undersigned counsel for the parties, as follows:

Defendants OFC and OLS, while reserving all rights, claims and defenses, including

(without limitation) any objection to the jurisdiction of the Court and to Plaintiffs' joinder of

additional claims and parties in the FAC, shall have through September 17, 2013, to answer or

otherwise respond to the FAC including (without limitation) by making pre-motion conference

requests.

Defendants OLS and OFC, to the extent that they have not otherwise been served or have

not acknowledged service, agree to accept service of the FAC and, as such, will not assert the

existence of service defects based on Fed. R. Civ. P. 12(b)(4) and (5). Defendants do not waive,

and expressly preserve, all other rights and defenses.

Dated: September 9, 2013

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